

FILED

patrick ryan Washington
25012 Hidden Hills Road #P
Laguna Niguel, California 92677

2017 JUL 21 AM 11:03

CLERK U.S. DISTRICT COURT
CENTRAL DIST. OF CALIF.
SANTA ANA

THE U.S. DISTRICT COURT
FOR THE CENTRAL DISTRICT OF YOUR CALIFORNIA
SOUTHERN DIVISION

BY

Patrick Ryan Washington

Plaintiff,

vs.

LOANME, INC
1900 S. State College Boulevard
Suite #300
Anaheim, California 92806

&

Gina Moreno
1900 S. State College Boulevard
Suite #300
Anaheim, California 92806

Defendants

SACV 17-01258 AB(JCG)

) CASE NO. _____

) JUDGE: _____

) COMPLAINT FOR DAMAGES
) CIVIL RIGHTS VIOLATIONS

) TRIAL BY JURY Demanded
) Herein

INTRODUCTION & OPENING STATEMENT

Please acknowledge that Plaintiff comes now as a Natural Person and therefore is not and cannot be any ARTIFICIAL PERSON. See exhibit A.

This is an action brought by Plaintiff against LOANME, INC. acting under the color of Law and other Private Party(s) related to GINA MORENO for civil rights violations involving a tort, fraud and any other crime that arises throughout this claim. At all times relevant herein the Defendants, acting under the "color" of Law and outside the scope of their jurisdiction and authority, willfully caused Plaintiff injury, and in so doing, violated clearly established law, as those laws apply to Plaintiff's rights protected under the Constitution, particularly under the 4th, 5th, 6th or 7th, 8th, 9th, and 14th Amendments.

Be it known, each of the Defendants herein have sworn an "oath of office" in regards to their duties and therefore each of their acts under "color" of state law is in direct violation of their oath of office and equates to CRIMINAL CONSPIRACY under section 1985. Defendant Judge's actions are tantamount to nothing less than CRIMINAL TREASON against the United States Constitution and the People of the United States.

I. JURISDICTION and VENUE

1. Plaintiff brings this action pursuant to sections 1983, 1985, 1986, and 1988, and invokes the jurisdiction of this court pursuant to Title 28 USC Section 1343 (A) (1) (2) (3) (4), Section 1331, and pursuant to the 14th Amendment, Title 42 USC Section 1983, and the Civil Rights Act of 1870. At all times relevant, all of the causes of action were committed within the geographical jurisdiction of this court.

II. PARTIES

2. Plaintiff, Patrick Ryan Washington, herein after "patrick ryan", at all times relevant herein, lived in the city of Laguna Niguel. patrick ryan has lived in the Laguna Niguel area since 2016.

3. Defendant LOANME, INC., herein after "LoanMe", at all times relevant to this complaint, was acting as an entity, compensated, enriched, and rewarded for the municipality of Anaheim in the Republic of California.

4. Defendant Gina Moreno, at all times relevant to this complaint, was, and is, an assistant Manager Employee of "LoanMe", responsible for compensating, enriching, rewarding, and helping Defendant "LoanMe" commit banking fraud.

III FACTS

5. On 5/31/17 at roughly 12:45pm patrick ryan entered "LoanMe" place of business at 1900 S. State College Blvd, Suite #300, Anaheim CA 92806 and personally hand delivered a fully tendered instrument (See Exhibit B) for the full amount required to discharge the debt associated with the account by 5/31/17. At which point, plaintiff received receipt for payment as proof of acceptance (See Exhibit C).

HJR 192 (a) "every provision contained in or made with respect to any obligation which purports to give the obligee a right to require payments in gold or a particular kind of coin or currency, or in an amount in money of the United States measured thereby, is declared to be against public policy; and no such provision shall be contained in or made with respect to any obligation hereafter incurred. Every obligation, heretofore or hereafter incurred, whether or not any such provision is contained therein or made with respect thereto, shall be discharged upon payment, dollar for dollar, in any coin or currency which at time of payment is legal tender for public and private debts. Any such provision contained in any law authorizing obligations to be issued by or under authority of the United States, is hereby repealed, but the repeal of any such provision shall not invalidate any other provision or authority contained in such law".

“All coins and currencies of the United States (including Federal Reserve notes and circulating notes of the Federal Reserve banks and national banking associations) heretofore or hereafter coined or issued, shall be legal tender for all debts, public and private, public charges, taxes, duties, and dues, except that gold coins, when below the standard weight and limit of tolerance provided by law for the single piece, shall be legal tender only at valuation in proportion to their actual weight.”

42 U.S. Code 1985(3): “If two or more persons in any State or Territory conspire or go in disguise on the highway or on the premises of another, for the purpose of depriving, either directly or indirectly, any person or class of persons of the equal protection of the laws, or of equal privileges and immunities under the laws; or for the purpose of preventing or hindering the constituted authorities of any State or Territory from giving or securing to all persons within such State or Territory the equal protection of the laws; or if two or more persons conspire to prevent by force, intimidation, or threat, any citizen who is lawfully entitled to vote, from giving his support or advocacy in a legal manner, toward or in favor of the election of any lawfully qualified person as an elector for President or Vice President, or as a Member of Congress of the United States; or to injure any citizen in person or property on account of such support or advocacy; in any case of conspiracy set forth in this section, if one or more persons engaged therein do, or cause to be done, any act in furtherance of the object of such conspiracy, whereby another is injured in his person or property, or deprived of having and exercising any right or privilege of a citizen of the United States, the party so injured or deprived may have an action for the recovery of damages occasioned by such injury or deprivation, against any one or more of the conspirators.”

42 U.S. Code 1983: “Every person who, under color of any statute, ordinance, regulation, custom, or usage, of any State or Territory or the District of Columbia, subjects, or causes to be subjected, any citizen of the United States or other person within the jurisdiction thereof to the deprivation of any rights, privileges, or immunities secured by the Constitution and laws, shall be liable to the party injured in an action at law, suit in equity, or other proper proceeding for redress, except that in any action brought against a judicial officer for an act or omission taken in such officer’s judicial capacity, injunctive relief shall not be granted unless a declaratory decree was violated or declaratory relief was unavailable. For the purposes of this section, any Act of Congress applicable exclusively to the District of Columbia shall be considered to be a statute of the District of Columbia.”

6. On 6/07/17 patrick ryan received a letter from “LoanMe” written by Gina Moreno stating refusal of the instrument. See Exhibit D

7. On 6/09/17 Plaintiff responded to "LoanMe" with valid fact & valid law warning "LoanMe" of their banking fraud and how that refusal of instrument would result into automatic discharge of debt. Along with plaintiff's correspondence, plaintiff also provided Electronic Fund Transfer – Regulation E National Banks Comptroller handbook, proving that the instrument provided was lawful for the purpose of Electronic Fund Transfer with conspicuous disclosure. See exhibit E

Conspicuous: "easily seen or noticed; readily visible or observable"

8. On 6/21/2017, plaintiff received a letter from Gina Moreno on behalf of "LoanMe" that they were in error and that they were going to process the Instrument as an EFT and that plaintiff would receive payoff paperwork as well updated credit reporting information as "paid in full". see exhibit F. This letter serves as the second form of acceptance per related UCC and that the instrument will not be refused yet accepted and discharged.

9. On 7/11/17 plaintiff emailed Gina Moreno inquiring about the promised payoff documents that were to be delivered within 15 days of the 6/20/17 dated letter. Gina Moreno then responded that debt was not paid in full, in other words "LoanMe" would reject the fully tendered instrument and that I need to speak to their customer service center. See exhibit G

10. All of the Defendants, at all times related herein, acted wantonly, recklessly, willfully and maliciously, and "in concert" with addition to Republic of California officers showing a deliberate indifference towards Plaintiff and Plaintiff's rights protected, and guaranteed, by the Constitution, with the direct intent and sole purpose of injuring, humiliating, vexing, oppressing, and causing mental anguish to Plaintiff. As a direct and/or proximate result of Defendants actions, Plaintiff is seeking an additional \$50,000 per day in punitive damages.

FEDERAL CAUSES OF ACTION

11. All allegations set forth in paragraphs 1 through incorporated herein by reference.

As and for a first cause of Action

12. Upon information and belief, the Defendants, being sued as a "person" maintains a pattern and practice of depriving liberty and property, and causing damage without probable cause or proper foundation as secured by the Constitution as demonstrated by the deprivation of patrick ryan's rights.

As and for a second cause of Action

13. Upon information and belief, the Defendants failed and/or neglected to properly train and supervise its employees, and especially its officers and municipal judges, with respect to individual rights as protected by the Constitution as made evident by the several severe abuse(s) and damage(s) sustained by patrick ryan.

As and for a third cause of Action

14. At all-time relevant, all defendants, especially Gina Moreno, were acting within the scope of their presumed duties as employees and entities in the Republic of California when depriving patrick ryan of his rights, liberty, and freedom from unprovoked attacks, and other violations of clearly established laws protected by the 4th, 5th, 7th, and 14th amendments.

15. patrick ryan has been forced to suffer physical and emotional cruel and unusual punishment, in direct violation of the Eighth Amendment, by combined unreasonable actions of Defendants, as shown above and via exhibits.

16. Defendants are liable under the Doctrine of *Respondent Superior* for the acts of their employees committed within the scope of their employee duties, but outside the scope of their discretion in a long train of abuses which is a custom, policy, or practice to violate clearly established law.

WHEREFORE patrick ryan demands judgment against the defendants, jointly and severally, as follows:

- a. as compensatory damages, the sum of \$850,000.00;
- b. as punitive damages, the sum of \$850,000.00;
- c. all costs and disbursements of this action;
- d. all attorney's fees incurred in prosecuting this action pursuant to 42 U.S.C. 1988;
- e. credit report agencies showing alleged debt paid never late

f. the right to amend this complaint as warranted by further evidence and fact finding.

g. and other such further relief as to the court seems proper.

TRIAL BY JURY IS HEREBY DEMANDED'

Respectfully submitted,

without prejudice



patrick ryan Washington
25012 Hidden Hills Road #P
Laguna Niguel, California 92677

VERIFICATION

State of California)
) SS
County of Orange)

I, Patrick Ryan Washington, in the attached Complaint for Damages, does affirm by his signature hereon, the facts and allege therein and further affirm said facts and allegations to be true and correct to the best of my knowledge and belief so help me God.

patrick ryan Washington
25012 Hidden Hills Road #P
Laguna Niguel, California 92677

as witnessed by:

date

Case # BD56490

PROBATE CLERK
FAMILY LAW CLERK'S OFFICE

FEB 20 2018

Patrick Ryan Washington
3848 Nicolet Ave #1
Los Angeles, CA 90008

AFFIDAVIT OF STATUS OF **PATRICK RYAN WASHINGTON**
STATE OF (CALIFORNIA)

) ss

COUNTY OF (LOS ANGELES)

Comes now, **Patrick Ryan Washington**, your Affiant, being competent to testify and being over the age of 21 years of age, after first being duly sworn according to law to tell the truth to the facts related herein states that **he** has firsthand knowledge of the facts stated herein and believes these facts to be true to the best of **his** knowledge.

1. That your Affiant is one of the People of these united States of America, being a creation of God and **born/domiciled** in one of the several States.
2. Your Affiant is a living, breathing, sentient being on the land, a Natural Person, and therefore is not and cannot be any ARTIFICIAL PERSON and, therefore, is exempt from any and all identifications, treatments, and requirements as any ARTIFICIAL PERSON pursuant to any process, law, code, or statute or any color thereof.
3. Your Affiant notices that in these united States of America, the authority of any and all governments resides in the People, the Natural Persons, of the land, for government is a fiction of the mind and can only be created by the People, effected by the People, and overseen by the People for the benefit of only the People.
4. Your Affiant at all times claims all and waives none of **his** God given inherent, unlimited, unalienable, secured and guaranteed Rights pursuant to the Declaration of Independence and the Constitution of the united States of America as ratified 1791 with the Articles of the Amendments.
5. Your Affiant notices that pursuant to the Constitution of the united States of America as ratified 1791 with the Articles of the Amendments, Article VI paragraph 2, "This Constitution and the Laws of the united States which shall be made in Pursuance thereof; and all Treaties made, under the authority of the United States, shall be the supreme Law of the Land; and the Judges in every State shall be bound thereby, any Thing in the Constitution or Laws of any State to the Contrary notwithstanding".
6. Your affiant notices, that as a matter of their lawful compliance to the referenced Constitution, any of the People, while functioning in any Public capacity, in return for the trust of the other People, are granted limited delegated authority of and by the People,

EX. A

with specific duties delineated in accordance thereof, shall only do so pursuant to a lawfully designated, sworn and subscribed Oath of Office and with any and all bonds and other requirements thereof, to ensure their faithful performance to the other People.

7. Your Affiant notices that the only court lawfully authorized by the People pursuant to said Constitution to hear matters in controversy of the People, civil or criminal, is a court that conforms to and functions in accordance with Article III Section 2 of said Constitution in which all officers of the court have and abide by their sworn and subscribed oaths of office supporting and defending the Rights of the People, and in which all matters are heard in accordance with all aspects of due process of law and only Trial by jury and in keeping with the Amendments V, VI, and VII.

8. Your Affiant notices that pursuant to this supreme Law of the Land and the God given Rights secured and guaranteed therein, said Constitution is established to ensure that the dominion granted by God to all People, on this land, shall endure, and ensure forever that this People on this land be free from any and all slavery, indenturement, tyranny, and oppression under color of any law, statute, code, policy, procedure, or of any other type.

9. Your Affiant further notices that pursuant to said Constitution, Affiant cannot be compelled, manipulated, extorted, tricked, threatened, placed under duress, or coerced, or so effected by any Natural Person, who individually, or in any capacity as or under any Artificial Person, agency, entity, officer, or party, into the waiving of any of Affiant's Rights, or to act in contradiction thereof, or to act in opposite of the moral conscience and dominion granted Affiant by God; nor can Affiant be deprived of any of these Rights, privileges, and immunities, except by lawful process in accordance with said Constitution, without that Natural and/or Artificial Person, in whatever capacity, in so doing, causing injury to your Affiant and thereby committing numerous crimes, requiring lawful punishment there from.

Further, Affiant sayeth naught.

Signature _____

Patrick Ryan Washington
Patrick Ryan Washington

1-23-13

Date

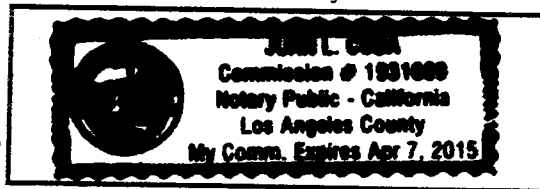
State of (Notary's State)

County of (Notary's County)

Subscribed and sworn to (or affirmed) before me on this 23rd day of JANUARY, 2012 2013
by **Patrick Ryan Washington**, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Notary Public _____

(Seal)



EX-A

LOANME INC.
1900 S. STATE COLLEGE BLVD, STE 300
ANAHEIM, CA 92806

Nº 2518
DATE 5-31-17

RECEIVED
FROM

Patrick Washington

\$ 3828.57

Three Thousand Eight Hundred Twenty Eight — 57~~xx~~

FOR

1642888

DOLLARS
☐ CASH
☒ CHECK
☐ M.O.
☐ CREDIT
CARD

AMOUNT OF ACCOUNT

\$

AMOUNT PAID

\$ 3828.57

BALANCE DUE

\$

BY

Thank You!
OP

Ex. B C



June 6, 2017

VIA U.S. MAIL

Patrick Washington
25012 Hidden Hills Rd Apt P
Laguna Niguel, CA 92677

Re: *LoanMe Loan No.: 1642888*

Dear Mr. Washington,

LoanMe, Inc. ("LoanMe") is in receipt of the enclosed copy of your personal check. At this time we are unable to negotiate due to the written direction indicated on the back of the check. At this time a new check will need to be issued so that we may negotiate accordingly. Please keep in mind that the amount of this check does not satisfy the payoff of your loan. Your pay off as of today June 6, 2017 is \$3,877.15, which is good for today only. As part of the terms and conditions of your Loan Agreement (the "Note"), your interest accrues daily based upon your outstanding principal balance.

In closing, feel free to contact me at your earliest convenience so we may discuss further. I have listed my contact information below.

Kindest Regards,

Gina Moreno

Customer Service Assistant Manager

Office: 949-535-7590

1900 S. State College Boulevard, Suite 300, Anaheim, CA 92806



This communication is an attempt to collect a debt and any information obtained will be used for this purpose. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Ex-D

1900 S. State College Blvd., Ste. 300, Anaheim, CA 92806

T 855.422.7430

F 949.535.9100

W www.LoanMe.com

COPY

NOTICE OF DEFAULT

June 9, 2017

LOANME, Inc.
1900 State College Blvd, Suite #300
Irvine, CA 92806

RE: Creditor Account #1642888

To Gina Moreno:

On 5/31/2017, I hand delivered an instrument to LoanMe with specific instructions in order to have the debt associated with account number 1642888 to be discharged. This was an EFT instrument which was hand delivered and I received receipt for payment (see attached).

Since you have refused the payment, per UCC and related USC, you have effectively discharged the associated debt in this matter.

UCC 3-603(b) "If tender of payment of an obligation to pay an instrument is made to a person entitled to enforce the instrument and the tender is refused, there is discharge, to the extent of the amount of the tender, of the obligation of an indorser or accommodation party having a right of recourse with respect to the obligation to which the tender relates".

Be advised, that a check is a negotiable instrument (UCC 3-104) and must be complied with. In your letter dated June 6th, 2017 you state that "you are unable to negotiate due to written direction indicated on the back of the check", be advised that is FALSE information. According to Electronic Funds Transfer Regulation E (see attached), A check can be used to process an EFT, with disclosure that the check is to be used for EFT purpose, which is evident on the instrument. Therefore you MUST comply and adjust and off-set my account accordingly or you will be sued not only in your corporate capacity, but personal as well for your fraud.

This is formal notice to your office that by your refusing my instrument to discharge the debt associated with account number 1642888 in the amount of \$3,828.57, you have lawfully discharged the associated debt and there is no further obligation on my part to respond to LoanMe in this matter. At the time I received receipt for payment, I was told I would receive pay off documentation within 10 days. Send that documentation to my address immediately, and update my credit bureau accounts to reflect paid in full (satisfied) immediately. The accounting has been resolved.

UCC 3-311(d) "A claim is discharged if the person against whom the claim is asserted proves that within a reasonable time before collection of the instrument was initiated, the claimant, or an agent of the claimant having direct responsibility with respect to the disputed obligation, knew that the instrument was tendered in full satisfaction of the claim".

UCC 3-501(4) "The party to whom presentment is made may treat presentment as occurring on the next business day after the day of presentment if the party to whom presentment is made has established a cut-off hour not earlier than 2 p.m. for the receipt and processing of instruments presented for payment and presentment is made after the cut-off hour"

Ex-E

COPY

UCC 3-603(c) "If tender of payment of an amount due on an instrument is made to a person entitled to enforce the instrument, the obligation of the obligor to pay interest after the due date on the amount tendered is discharged. If presentment is required with respect to an instrument and the obligor is able and ready to pay on the due date at every place of payment stated in the instrument, the obligor is deemed to have made tender of payment on the due date to the person entitled to enforce the instrument".

Regards,

without prejudice

Patrick Ryan

Patrick Ryan Washington
25012 Hidden Hills Road #P
Laguna Niguel, CA 92677

Attachment(s)

1. Copy Of Receipt For Payment
2. EFT Regulation-E
3. LoanMe letter dated June 6th, 2017
4. Copy Of EFT Instrument
5. Affidavit Of Status
6. Unknown document for KW Stadium Gateway, LLC

Ex. E



Comptroller of the Currency
Administrator of National Banks

CCE-EFTA

Electronic Fund Transfer Act— Regulation E

Comptroller's Handbook

October 2011

CCE

Consumer Compliance Examination

Ex-E

Exclusions from coverage: Section 205.3(c) describes transfers that are not EFTs and are therefore not covered by the EFTA and Regulation E:

- **Transfers of funds originated by check, draft, or similar paper instrument:**
- Check guarantee or authorization services that do not directly result in a debit or credit to a consumer's account.
- Any transfer of funds for a consumer within a system that is used primarily to transfer funds between financial institutions or businesses, e.g., Fedwire or other similar network.
- Any transfer of funds that has as its primary purpose the purchase or sale of securities or commodities regulated by the SEC or the CFTC, purchased or sold through a broker-dealer regulated by the SEC or through a futures commission merchant regulated by the CFTC, or held in book-entry form by a Federal Reserve Bank or federal agency.
- Intra-institutional automatic transfers under an agreement between a consumer and a financial institution.
- Transfers initiated by telephone between a consumer and a financial institution, provided the transfer is not a function of a written plan contemplating periodic or recurring transfers. A written statement available to the public, such as a brochure, that describes a service allowing a consumer to initiate transfers by telephone constitutes a written plan.
- Preauthorized transfers to or from accounts at financial institutions with assets of less than \$100 million on the preceding December 31. Such preauthorized transfers, however, remain subject to the compulsory use prohibition under section 913 of the EFTA and 12 CFR 205.10(e), as well as the civil and criminal liability provisions of sections 915 and 916 of the EFTA. A small financial institution that provides EFT services besides preauthorized transfers must comply with the Regulation E requirements for those other services (staff commentary 205.3(c)(7)–1). For example, a small financial institution that offers ATM services must comply with Regulation E concerning the issuance of debit cards, terminal receipts, periodic statements, and other requirements.

Electronic Check Conversion and Collection of Returned-Item Fees

Regulation E covers ECK transactions. In an ECK transaction, a consumer provides a check to a payee and information from the check is used to initiate a one-time EFT from the consumer's account. Although transfers originated by checks are not covered by Regulation E, an ECK is treated as an EFT and not a

Ex. E

payment originated by check. Payees must obtain the consumer's authorization for each ECK transaction. A consumer authorizes a one-time EFT for an ECK transaction when the consumer receives notice that the transaction will or may be processed as an EFT and goes forward with the underlying transaction² (sections 205.3(b)(2)(i) and (ii) and staff commentary 205.3(b)(2)–3).

Before December 31, 2009, a person using the check to initiate the EFT had to include a notice that funds may be withdrawn from the consumer's account as soon as the same day payment is received, and, as applicable, that the consumer's check will not be returned by the financial institution (section 205.3(b)(2)(iii) and appendix A–6). This requirement is no longer in effect. If a payee re-presents electronically a check that has been returned unpaid, the transaction is not an EFT, and Regulation E does not apply because the transaction originated by check (staff commentary 205.3(c)(1)–1)).

Regulation E, however, applies to a fee collected electronically from a consumer's account for a check or EFT returned unpaid. A consumer authorizes a one-time EFT from the consumer's account to pay the fee for the returned item or transfer if the person collecting the fee provides notice to the consumer stating the amount of the fee and that the person may electronically collect the fee, and the consumer goes forward with the underlying transaction³ (section 205.3(b)(3)). These authorization requirements do not apply to fees imposed by the account-holding financial institution for returning the check or EFT or paying the amount of an overdraft (staff commentary 205.3(b)(3)–1)).

II. Disclosures

Disclosures, Generally–Section 205.4

Required disclosures must be clear and readily understandable, in writing, and in a form the consumer may keep. The required disclosures may be provided to the consumer in electronic form, if the consumer affirmatively

² For POS transactions, the notice must be posted in a prominent and conspicuous location and a copy of the notice must be provided to the consumer at the time of the transaction (sections 205.3(b)(2)(i) and (ii) and staff commentary 205.3(b)(2)–3).

³ For POS transactions, the notice must be posted in a prominent and conspicuous location, and a copy of the notice must either be provided to the consumer at the time of the transaction or mailed to the consumer's address as soon as reasonably practicable after the person initiates the EFT to collect the fee (section 205.3(b)(3)).

Ex. E



June 20, 2017

VIA FEDEX

Patrick Washington
25012 Hidden Hills Rd Apt P
Laguna Niguel, CA 92677

Re: LoanMe Loan No.: 1642888

Dear Mr. Washington,

LoanMe, Inc. ("LoanMe") is in receipt of your written correspondence. With that, this letter serves as notification that per your request LoanMe will process your paper check#117 in the amount of \$3,828.57, as an EFT on June 22, 2017. This payment will take five to seven business days to process and post to your account. Once this payment posts it will be backdated to May 31, 2017, and satisfies the payoff of your loan agreement ("The Note"). Additionally, your Paid in Full documents will be mailed via USPS within fifteen business days to the address on file, and your account will be reported as Paid to the credit reporting agency.

In closing, LoanMe would like to apologize in advance for any misunderstanding or miscommunication. If you should have any questions or concerns, please feel free to contact me directly. I have listed my contact information below.

Kindest Regards,

A handwritten signature in black ink, appearing to read "Gina Moreno".

Gina Moreno

Customer Service Assistant Manager

Office: 949-535-7590

1900 S. State College Boulevard, Suite 300, Anaheim, CA 92806



This communication is an attempt to collect a debt and any information obtained will be used for this purpose. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Ex. F

1900 S. State College Blvd., Ste. 300, Anaheim, CA 92806

T 855.422.7430

F 949.535.9100

W www.LoanMe.com

From: Gina Moreno
Sent: Tuesday, July 11, 2017 11:14 AM
To: Patrick Ryan
Subject: Information Requested

Mr. Washington thank you for your correspondence. I regret to inform that the account has not been Paid in Full. Please contact our Customer Service Department at your earliest convenience to discuss further. We can be reached at (844) 764-7368.

Kindest Regards,

Gina Moreno
Customer Service Assistant Manager
Office: 949-535-7590
1900 S. State College Boulevard, Suite 300, Anaheim, CA 92806



This communication constitutes an electronic communication within the meaning of the Electronic Communications Privacy Act, 18 USC 2510, and its disclosure is strictly limited to the recipient intended by the sender of this message. This communication may contain confidential and privileged material for the sole use of the intended recipient and receipt by anyone other than the intended recipient does not constitute a loss of the confidential or privileged nature of the communication. Any review or distribution by others is strictly prohibited. If you are not the intended recipient please contact the sender by return electronic mail and delete all copies of this communication.

From: Patrick Ryan [mailto:peadub818@yahoo.com]
Sent: Tuesday, July 11, 2017 10:06 AM
To: Gina Moreno <gina.moreno@loanme.com>
Subject: Re: Information Requested

it's way past 15 days and I have yet to receive my payoff documentation.

Sent from my iPhone

On May 31, 2017, at 4:31 PM, Gina Moreno <gina.moreno@loanme.com> wrote:

Dear Mr. Washington, my name is Gina Moreno and I am an Assistant Manager with LoanMe. I've attempted to reach you via telephone, however unable to leave a message. Please contact me at your earliest convenience.

Kindest Regards,

Gina Moreno
Customer Service Assistant Manager
Office: 949-535-7590
1900 S. State College Boulevard, Suite 300, Anaheim, CA 92806
<image001.jpg>

Ex. G